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JC685 U.S. PTO

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November 1, 2000

ATTORNEY DOCKET NO. 05973.3037

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application
Title: SYSTEM AND METHOD FOR RESTRICTING
OVER LIMIT ACCOUNTS
Inventor: Evan L. BRYMAN

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 25 pages, including three independent claims and 25 claims total.
2. Drawings- three sheets of formal drawings (Figures 1-3).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. A check for \$840.00 representing a \$710.00 filing fee, \$90.00 for additional claims, and \$40.00 for recording the Assignment.

Please address all correspondence with respect to this application to:

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Assistant Commissioner for Patents

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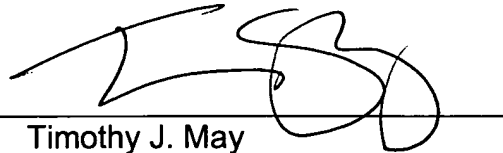
Please accord this application a serial number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: _____



Timothy J. May
Reg. No. 41,538

Dated: November 1, 2000

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